

<i>SERFF Tracking Number:</i>	<i>UHLC-127114486</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>48439</i>
<i>Company Tracking Number:</i>	<i>BA25078ST (3/11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/BA25078ST (3/11)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127114486 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48439

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25078ST (3/11) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 04/07/2011

Disposition Date: 04/12/2011

Implementation Date Requested: On Approval

Disposition Status: Filed-Closed

State Filing Description:

Implementation Date:

General Information

Project Name: ADVERTISING

Project Number: BA25078ST (3/11)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 04/12/2011

State Status Changed: 04/12/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: BA25078ST (3/11)

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. The enclosed advertising is replacing material previously approved on 4/14/2010 under the Department's File Number: 45412. The material included within this filing is an Invitation to Inquire.

Please note that the Business Reply Card, MS2514ST, attached to BA25078ST (3/11) was previously approved on previously approved on 4/14/2010 under the Department's File Number: 45412 and is attached For Positioning Only (FPO).

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Tammy Frederick

SERFF Tracking Number: UHLC-127114486 State: Arkansas
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 Company Tracking Number: BA25078ST (3/11)
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: GROUP MEDICARE SUPPLEMENT
 Project Name/Number: ADVERTISING/BA25078ST (3/11)

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: per comp, 1 comp
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	04/07/2011	46380982

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/12/2011	04/12/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	BROCHURE	Tammy Frederick	04/07/2011	04/07/2011

SERFF Tracking Number:	UHLC-127114486	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	48439
Company Tracking Number:	BA25078ST (3/11)		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010
	Plans 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT		
Project Name/Number:	ADVERTISING/BA25078ST (3/11)		

Disposition

Disposition Date: 04/12/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UHLC-127114486</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/BA25078ST (3/11)</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	BROCHURE	Filed-Closed	Yes
Form	BROCHURE	Replaced	No

SERFF Tracking Number: UHLC-127114486 State: Arkansas

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Company Tracking Number: BA25078ST (3/11)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/BA25078ST (3/11)

Amendment Letter

Submitted Date: 04/07/2011

Comments:

Corrected typo on Readability Score.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
BA25078ST (3/11)	Advertising	BROCHURE Initial					45.000	BA25078ST (3-11)FPO.pdf

SERFF Tracking Number: UHLC-127114486 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48439

Company Tracking Number: BA25078ST (3/11)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/BA25078ST (3/11)

Form Schedule

Lead Form Number: BA25078ST (3/11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	BA25078ST (3/11)	Advertising	BROCHURE	Initial		45.000	BA25078ST (3-11)FPO.pdf

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.

To find out more about AARP Medicare Supplement Insurance, return this card or call a licensed insurance agent/producer today.

[1-877-539-2857]
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST



Help complete your coverage with AARP® Medicare Supplement Insurance.

Medicare Part B generally pays about 80% of approved Part B costs.

The first two parts of Medicare are Part A (for hospital coverage) and Part B (for medical coverage) and Medicare doesn't cover those completely. In fact, Medicare pays generally about 80% of your Part B medical expenses. But what about that other 20% or more that isn't covered?

Medicare Supplement Insurance can help cover the other 20% or more.

Nice as it is, Medicare alone might not provide enough coverage for your needs. Fortunately, AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents), are available. Like all Medicare Supplement plans, they pay for some or all of your expenses not paid by Medicare.

AARP Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.



Medicare wasn't designed to cover everything.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

AARP Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

BA25078ST (3/11)

BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE
INSURANCE COMPANY
P.O. BOX 25601
LEHIGH VALLEY, PA 18003-9905

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

That 20% or more adds up.
So does the [\$1,132] Part A deductible.

Medicare might not provide enough coverage for your needs. The other 20% or more of your medical expenses Medicare doesn't pay is left for you to cover. Plus, Part A has a deductible of [\$1,132] per benefit period, meaning even an overnight inpatient stay could really add up. Those costs alone could total up to thousands of dollars in unexpected out-of-pocket expenses each year.¹ But AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents), can help. Like all Medicare Supplement plans, they pay for some or all of your approved expenses not paid by Medicare.

Medicare Supplement plans offer benefits you'll use. Choose the only one that carries the AARP name.

Like all standardized Medicare Supplement plans, AARP Medicare Supplement Insurance Plans offer the following features:

- No networks to worry about — you can choose your own doctor and hospital that accepts Medicare patients
- Depending on the plan chosen, help with deductibles, co-payments and co-insurance when you see a doctor or go to a hospital that accepts Medicare patients

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

Medicare Supplement Benefits	Available AARP Medicare Supplement Plans ²						
	A	B	C	F	K	L	N
Medicare Part A Co-insurance and 365 Extra Hospital Days Covered	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	\$20/ \$50**
Blood (First 3 Pints)	✓	✓	✓	✓	50%	75%	✓
Part A Hospice Care Co-insurance or Co-payment	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Care Co-insurance			✓	✓	50%	75%	✓
Medicare Part A Deductible		✓	✓	✓	50%	75%	✓
Medicare Part B Deductible			✓	✓			
Medicare Part B Excess Charges ³				✓			
Foreign Travel Emergency (Lifetime Maximum Benefit of \$50,000)*			80%	80%			80%
Preventive Care Co-insurance (Included in the Part B Co-insurance)	✓	✓	✓	✓	✓	✓	✓
*You must also pay a separate deductible for foreign travel emergency (\$250 per year).				**Up to \$20 office visit co-payment & up to \$50 emergency room co-payment. Note: Annual out-of-pocket limits for [2011]: Plan K - [\$4,640]; Plan L - [\$2,320]			

- Coverage that travels with you within the U.S.
- Coverage that is guaranteed to renew each year as long as you pay your premiums on time and have made no material misrepresentation at the time of enrollment (Your rate is subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in your state.)

Whatever your supplemental insurance needs, AARP Medicare Supplement Plans may be able to help.

Several standardized AARP Medicare Supplement Insurance Plans² are available to AARP members and remember, you must be a member to enroll.

Each Medicare supplement plan provides basic Part A and Part B benefits and lets you choose your own doctor, specialist and hospital that accepts Medicare patients.

The plans are also competitively priced, and there is an insurance option that fits your needs and budget.

Some plans to note are Plan C, which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments; Plan F, which has the same benefits as Plan C and covers the difference between doctors' charges and what Medicare approves; and Plan N, which has predictable co-pays for doctor visits.

Help complete your Medicare coverage — and help protect yourself from out-of-pocket costs.

[1-877-539-2857]
(TTY: 7 1 1)

Monday to Friday, 7 a.m. to 11 p.m.;
Saturday 9 a.m. to 5 p.m. EST

AARP

insured by

UnitedHealthcare Insurance Company

Medicare Supplement Plans

YES! I'd like to know more about AARP Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions, and limitations. Or call 1-[XXX-XXX-XXXX] code [XXX].

Name

Date of Birth

Address

City

Phone

E-mail Address

Medicare (Part B) Effective Date

State

ZIP Code

This is a solicitation of insurance. An agent /producer may contact you.

AARP does not employ or endorse agents, brokers, producers, representatives or advisors.

Insured by UnitedHealthcare Insurance Company, Horsham, PA
(UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents).

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

MS2514ST

¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2010 <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16.

² There are different versions of standardized plans available in Massachusetts, Minnesota and Wisconsin. Call for additional information.

³ Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, excess charge is not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.